

February 29, 2008

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Ravalli County
215 S 4th St Suite A
Hamilton, MT 59840

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Ravalli County Commissioners

Dear Commissioners:

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We know the security of FDIC insurance is important to you. That's why Rocky Mountain Bank now offers CDARS, the most convenient way to enjoy FDIC insurance on deposits of up to \$50 million.

CDARS is the perfect solution for depositors with \$100,000 or more in savings. You bank directly with us, sign one agreement, earn one interest rate, receive one regular statement, all while enjoying the benefits of having every dollar of your deposits be FDIC insured.

CDARS saves you from entering into multiple rate negotiations, tracking maturing CDs from numerous banks, organizing various interest disbursements, and monitoring changing collateral values.

And because CDARS deposits earn (competitive) CD-level rates, rates can compare favorably with Treasuries, sweep accounts, and money market funds.

How does CDARS work? We are members of a unique network. When you deposit a large amount with us, we place your funds into CDs issued by other Network Members. (This occurs in increments of less than \$100,000 so that both principal and interest are eligible for complete FDIC protection.) Other banks in the network do the same thing with their customers' deposits. With help from a sophisticated matching system, network banks exchange deposits on a dollar-for-dollar basis. This allows Rocky Mountain Bank to provide you with access up to \$50 million in FDIC insurance with the convenience of one-stop banking. And as an added benefit, we can make the full amount of your deposit available for lending opportunities that build a stronger local community.

We believe our CDARS service is the right tool for depositors like you. I would appreciate the opportunity to talk with you more about the CDARS service and will call you next week to answer any questions you may have regarding how CDARS can work to you.

Sincerely,



Jeff Fuller
Vice President/Business Development Officer